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**Information for NH Residents on the Health Insurance Marketplace and  
Open Enrollment for the 2021 Plan Year**

**CONCORD, NH** – Today, Insurance Commissioner Chris Nicolopoulos spoke on a media call coordinated by Covering New Hampshire to share information about the Health Insurance Marketplace and Open Enrollment for the approximately 41,000 state residents who will purchase health insurance in the individual market for 2021 coverage. Open enrollment in the individual Health Insurance Marketplace will run from November 1 to December 15.

“Individual market members are likely to see large decreases in their premiums this year due to the approval of New Hampshire’s 1332 waiver,” said Insurance Commissioner Chris Nicolopoulos. “Those qualifying for financial assistance will continue to receive support when signing up through HealthCare.gov.”

“New Hampshire insurance companies are offering significantly lower average premium rates for the third year in a row,” stated Governor Chris Sununu. “Everyone who is purchasing a health insurance plan for 2021 should shop around, just as they would for any other big purchase, even if they like the plan they have now. There may be another plan out there that’s more affordable or that has a better network of health care providers.”

**Health Insurance Plans:**

In 2021, three insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care.

For your coverage to begin on January 1, 2021, you will need to enroll by December 15, 2020. You can enroll in an individual insurance plan outside of the open enrollment period only if you qualify for a special enrollment period of 60 days following qualifying life events. You will need to pay your first premium by your insurance company’s due date before your 2021 coverage will take effect.

**Where to Find Help:**

If you want to receive federal financial assistance to pay for a plan, you will need to enroll through the Marketplace (HealthCare.gov). An insurance agent or enrollment assister can help you with this process. If you are enrolled in Marketplace coverage for 2020, you will receive renewal information from your insurance company and the Marketplace. Even if you liked your plan for 2020, it is important to update your application for subsidy eligibility purposes and to look at your options for 2021 because plan benefits and networks change from year to year.

You can buy a plan outside of the federal Marketplace – through an insurance agent or directly from an insurance company – and it will cover the same essential services as a Marketplace plan.

**Federal Assistance Based on Income Levels Is Available for 2021:**

Depending on your income level, you may qualify for financial assistance for paying premiums and/or out-of-pocket costs for a health insurance plan bought through the Marketplace. All of these subsidies are available for 2021 plans, as long as you sign up during open enrollment.

When you complete an application on HealthCare.gov, you will be prompted to enter your “tax household” size and financial information. After completing the application, you will be notified if you qualify for financial assistance for a Marketplace plan or for coverage through the New Hampshire Granite Advantage Program.

**Buyer Beware:**

Consumers are encouraged to exercise caution and ask questions before purchasing a health plan from any company other than the three that are offering ACA-compliant health plans on and off HealthCare.gov: Ambetter, Anthem and Harvard Pilgrim. The Department strongly urges consumers to read all of their plan documents before enrolling in a plan. If you are unsure about the insurance company or agent you are dealing with, stop before signing any paperwork or writing a check and call the Insurance Department to confirm the company or agent offering the coverage is legitimate and licensed in the state.

The Department wants to ensure that consumers fully understand what is and is not covered before enrolling in a plan. There are coverage options available in New Hampshire other than the ACA-compliant plans sold on or off HealthCare.gov, but they do not cover all the benefits of ACA-compliant plans.

**More information on 2021 plans:**

- Visit the Insurance Department’s website for additional resources:  
[https://www.nh.gov/insurance/consumers/mp\\_plans.htm](https://www.nh.gov/insurance/consumers/mp_plans.htm)
- The [Find Local Help tool](#) on HealthCare.gov can help you find free help with picking a plan and enrollment.

**The New Hampshire Insurance Department Can Help:**

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov). For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).

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